

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION
CHAPTER 13 PLAN

Debtor(s): James A. Campion and Michelle E. Campion
Chapter 13 Plan

Case No: 9:14-bk-14272-FMD

CHECK ONE:

The Debtor* certifies that the Plan does not deviate from the model plan adopted by the Court at the time of the filing of this case. Any nonconforming provisions are deemed stricken.

The Plan contains provisions that are specific to this Plan in Additional Provisions, paragraph 8(e) below. Any nonconforming provisions not set forth in paragraph 8(e) are deemed stricken.

1. **MONTHLY PLAN PAYMENTS**: Plan payments include the Trustee's fee of 10% and shall begin thirty (30) days from filing/conversion date. The Debtor shall make payments to the Trustee for the period of sixty (60) months. In the event the Trustee does not retain the full 10%, any portion not retained will be paid to unsecured creditors *pro rata* under the plan:

A. \$2,310.00 for months 1 through 60:

in order to pay the following creditors:

2. **ADMINISTRATIVE ATTORNEY FEE: \$4,100.00 TOTAL PAID: \$1,500.00**

Balance Due \$2,600.00 Payable Through Plan \$500.00 Monthly

3. **PRIORITY CLAIMS [as defined in 11 U.S.C. §507]**:

Name of Creditor	Total Claim
<u>Internal Revenue Service</u>	<u>UNKNOWN</u>

4. **TRUSTEE FEES**: Trustee shall receive a fee from each payment received, the percentage of which is fixed periodically by the United States Trustee.

5. **SECURED CLAIMS**:

* All references to "Debtor" include and refer to both of the debtors in a case filed jointly by two individuals.

Pre-Confirmation payments allocated to secured creditors under the Plan, other than amounts allocated to cure arrearages, shall be deemed adequate protection payments. To the extent the Debtor makes such pre-confirmation payments, secured creditors who have filed proofs of claim prior to the claims bar date or within 14 days from the date of an order converting or dismissing this case, whichever date is earlier, shall have an administrative lien on such payment(s), *pro rata* with other secured creditors, subject to objection by the Debtor or Trustee.

(A) Claims Secured by Real Property Which Debtor Intends to Retain/Mortgage Payments and Arrears, If Any, Paid through the Plan: If the Plan provides for the curing of prepetition arrearages on a mortgage, the Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly post-petition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the post-petition mortgage payments on the following mortgage claims:

Name of Creditor	Collateral	Regular Monthly Pmt.	Arrearages (if any)
<u>NONE</u>			

(B) Claims Secured by Real Property/Debtor Intends to Seek Mortgage Modification: Pending the resolution of a mortgage modification request, the Debtor shall make the following adequate protection payments to the Trustee, calculated at 31% of the Debtor's gross monthly income. Absent further order of this Court, the automatic stay shall terminate effective 6 months after the filing of the Debtor's bankruptcy petition:

Name of Creditor	Collateral	Payment Amt (at 31%)
<u>NONE</u>		

(C) Liens to be Avoided/Stripped:

Name of Creditor	Collateral	Estimate Amount
<u>NONE</u>		

(D) Claims Secured by Real Property or Personal Property to Which Section 506 Valuation APPLIES: Pursuant to 11 U.S.C. § 1322(b)(2), this provision does not apply to a claim secured solely by the Debtor's principal residence. The secured portion of the claim, estimated below, and to be determined in connection with a motion to determine secured status, shall be paid as follows:

Creditor	Collateral	Value	Payment Interest @ _____ %
<u>NONE</u>			

(E) Claims Secured by Real Property and/or Personal Property to Which Section 506 Valuation DOES NOT APPLY: Claims of the following secured creditors shall be paid in full with interest at the rate set forth below as follows.

Creditor	Collateral	Balance	Payment	Interest @ _____ %
<u>NONE</u>				

(F) Claims Secured by Personal Property / Regular Payments and Arrearages, if any, Paid in Plan:

Name of Creditor	Collateral	Regular Payment	Arrearages
Chrysler Financial/TD Auto	2013 Jeep Wrangler	\$619.00	\$2,789.44
Ford Motor Credit	2014 Ford Fusion	\$525.00	\$1,050.00
World Omni Financial	2013 Toyota FJ Cruiser	\$646.00	\$2,584.00

(G) Secured Claims/Lease Claims Paid Direct by the Debtor: The following secured claims/lease claims are to be paid direct to the creditor or lessor by the Debtor outside the Plan. The automatic stay and any codebtor stay are terminated *in rem* as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate the Debtor's state law contract rights. The Plan must provide for the assumption of lease claims in the Lease/Executory Contract section below.

Name of Creditor	Property/Collateral
Freedom Road Financial	2011 Ducati 1198 SP
American Honda Finance	2007 HPS Jet Ski

(H) Secured Claims/Lease Claims Not Provided for Under the Plan: The following secured claims/leased claims are not provided for under the Plan. As such the automatic stay and any codebtor stay do not apply and the Debtor's liability to the creditor is NOT DISCHARGED under the Plan. Nothing herein is intended to abrogate the Debtor's state law contract rights.

Name of Creditor	Property/Collateral
<u>NONE</u>	

(I) Surrender of Collateral/Leased Property: Debtor will surrender the following collateral/leased property no later than thirty (30) days from the filing of the petition unless specified otherwise in the Plan. The automatic stay and any codebtor stay are terminated *in rem* as to these creditors and lessors upon the filing of this Plan. The Plan must provide for the rejection of lease claims in the Lease/Executory Contract section below.

Name of Creditor	Property/Collateral to be Surrendered
<u>PHH Mortgage Service Center</u>	<u>32 Fenway Lane, East Longmeadow, MA 01028</u>

6. LEASES/EXECUTORY CONTRACTS:

Name of Creditor	Property	Assume/Reject-Surrender	Estimated Arrears
Cathy J. Rose	11932 Princess Grace Court, Cape Coral, FL 33991	<u>ASSUME</u>	<u>NONE</u>
Jeffrey Martin	32 Fenway Lane, East Longmeadow, MA 01028	<u>ASSUME</u>	<u>NONE</u>

7. GENERAL UNSECURED CREDITORS: General unsecured creditors with allowed claims shall receive a *pro rata* share of the balance of any funds remaining after payments to the above referenced creditors or shall otherwise be paid pursuant to the provisions of a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors is based on a pro-rata basis.

8. ADDITIONAL PROVISIONS:

(a) Secured creditors, whether or not dealt with under the Plan, shall retain the liens securing such claims;

(b) Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as may be allowed by a specific Order of the Bankruptcy Court.

(c) Property of the estate (check one)*

(1) _____ shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise; or

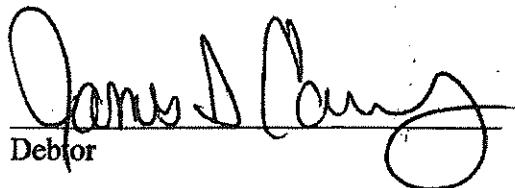
(2) X _____ shall vest in the Debtor upon confirmation of the Plan.

*If the Debtor fails to check (a) or (b) above, or if the Debtor checks both (a) and (b), property of the estate shall not vest in the Debtor until the earlier of the Debtor's discharge or dismissal of this case, unless the Court orders otherwise.

(d) The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief. The Trustee shall only make payment to creditors with filed and allowed proof of claims. An allowed proof of claim will be controlling, unless the Court orders otherwise.

(e) Case Specific Provisions:

The Debtors will pay their Student Loans directly outside of their Chapter 13 Plan.



Debtor

Dated: 01-09-15



Debtor

Dated 01-09-15

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true copy of the Chapter 13 Plan has been served electronically or by regular U.S. mail to US Trustee, 501 E. Polk Street, Suite 1200, Tampa, FL 33602; Chapter 13 Trustee, Jon M. Waage, P.O. Box 25001, Bradenton, FL 34206; the Debtors James A. Campion and Michelle E. Campion, 11942 Princess Grace Court, Cape Coral, FL 33991; and to all creditors on the mailing matrix this 9th day of January, 2015.

MARTIN LAW FIRM, P.L.,
By /s/ Eviana J. Martin
Eviana J. Martin
Florida Bar Number 36198

3701 Del Prado Boulevard S.
Cape Coral, Florida 33904
(239) 443-1094 (Telephone)
(239) 443-1168 (Facsimile)
eviana.martin@martinlawfirm.com

Attorneys for Debtor

Label Matrix for local noticing 113A-9 Case 9:14-bk-14272-FMD Middle District of Florida Ft. Myers Fri Jan 9 17:11:54 EST 2015	PHH Mortgage Corporation Shapiro, Fishman, & Gache, LLP C/O Ella Roberts 4630 Woodland Corporate Boulevard Suite 100 Tampa, FL 33614-2429	TD Auto Finance LLC 1000 Ridgeway Loop Rd, Suite 200 Memphis, TN 38120-4036
United States Trustee - FTM7/13 7 Timberlake Annex, Suite 1200 501 E Polk Street Tampa, FL 33602-3949	Amca 2269 S Saw Mill Elmsford, NY 10523-3832	AmeriPath PO Box 830913 Birmingham, AL 35283-0913

American Collection Systems PO Box 1968 Southgate, MI 48195-0968	American Eagle GECRB Attn: Bankruptcy Po Box 103104 Roswell, GA 30076-9104	American Express Customer Service PO Box 981535 El Paso, TX 79998-1535
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American Express PO Box 981537 El Paso, TX 79998-1537	American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355-1245	(p)AMERICAN HONDA FINANCE P O BOX 168088 IRVING TX 75016-8088
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American InfoSource LP as agent for Midland Funding LLC PO Box 268941 Oklahoma City, OK 73126-8941	Applied Card Bank Attention: Bankruptcy Po Box 17125 Wilmington, DE 19850-7125	Bank of America 4060 Ogletown Newark, DE 19713
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(p)BANK OF AMERICA PO BOX 982238 EL PASO TX 79998-2238	(p)LEE MEMORIAL HEALTH SYSTEM ATTN ANGELA TAYLOR 224 SANTA BARBARA BLVD CAPE CORAL FL 33991-2038	Capital One P.O. Box 105131 Atlanta, GA 30348-5131
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Capital One PO Box 30285 Salt Lake City, UT 84130-0285	Capital One, N.a. Capital One Bank (USA) N.A. Po Box 30285 Salt Lake City, UT 84130-0285	Cathy Rose 2029 Colgate Circle Forest Hill, MD 21050-1357
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(p)CHRYSLER FINANCIAL 27777 INKSTER RD FARMINGTON HILLS MI 48334-5326	CitiBank, N.A. PO Box 790110 Saint Louis, MO 63179-0110	Citibank Attn: Centralized Bcy Po Box 790040 Saint Louis, MO 63179-0040
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Comcast PO Box 413018 Naples, FL 34101	Comenity Bank Express PO Box 182789 Columbus, OH 43218-2789	Comenity Bank/Ann Taylor Attention: Bankruptcy Po Box 182686 Columbus, OH 43218-2686
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Comenity Bank/vctrsssec Po Box 182789 Columbus, OH 43218-2789	Credit Management Lp 4200 International Pkwy Carrollton, TX 75007-1912	Department of Revenue PO Box 6668 Tallahassee, FL 32314-6668
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Department of the Treasury
Internal Revenue Service
Philadelphia, PA 19154

Discover Bank
DB Servicing Corporation
PO Box 3025
New Albany, OH 43054-3025

(p) DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850-5316

Express/Comenity Bank
Attention: Bankruptcy Dept
Po Box 182686
Columbus, OH 43218-2686

(p) CITIBANK
PO BOX 790034
ST LOUIS MO 63179-0034

Exxon Mobil
PO Box 6404
Sioux Falls, SD 57117-6404

(p) FORD MOTOR CREDIT COMPANY
P O BOX 62180
COLORADO SPRINGS CO 80962-2180

Freedom Road Financial
10509 Professional Cir S
Reno, NV 89521-5864

FreedomRoad Financial c/o Capital Recovery-9
PO Box 29426
Phoenix, AZ 85038-9426

GECRB/Care Credit
Attn: bankruptcy
Po Box 103104
Roswell, GA 30076-9104

GECRB/Gap
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104

HSBC
PO Box 60167
City Of Industry, CA 91716-0167

(p) INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Internal Revenue Service
Attn: CIO
PO Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Jeffrey Martin
32 Fenway Lane
East Longmeadow, MA 01028-1487

Kay Jewelers
PO Box 3680
Akron, OH 44309-3680

Kohls
Attn: Recovery
Po Box 3120
Milwaukee, WI 53201-3120

Kohls/capone
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051-7096

Liberty Mutual
c/o Credit Collections Svcs
Two Wells Avenue
Newton Center, MA 02459-3225

Lowes
P.O. Box 981064
El Paso, TX 79998-1064

Massachusetts Dept. of Rev.
PO Box 7010
Boston, MA 02204-7010

Merrick Bk
Attn: Bankruptcy
P.O. Box 9201
Old Bethpage, NY 11804-9001

Midland Credit Mgt
8875 Aero Drive
Suite 200
San Diego, CA 92123-2255

Mortgage Service Center
Attn: Bankruptcy Dept
Po Box 5452
Mt Laurel, NJ 08054-5452

NE Moves Mortgage, LLC
PO Box 5452
Mount Laurel, NJ 08054-5452

Navient
Po Box 9500
Wilkes Barre, PA 18773-9500

Navient
Po Box 9655
Wilkes Barre, PA 18773-9655

Navient Solutions, Inc. on behalf of
Florida Department of Education
Office of Student Financial Assistance
(OSFA)
325 West Gaines Street, Suite 1314
Tallahassee, FL 32399-6533

Nelnet
PO Box 82561
Lincoln, NE 68501-2561

PHH Mortgage
PO Box 5452
Mount Laurel, NJ 08054-5452

PHH Mortgage
c/o Korde & Associates, PC
321 Billerica Road, Ste 210
Chelmsford, MA 01824-4100

Paypal
4125 Winward Plaza
Alpharetta, GA 30005-8738

(p) PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Professional Adjmnt Co
14410 Metropolis Ave
Fort Myers, FL 33912-4341

RADIOLOGY REGIONAL CENTER
C/O PAC
14410 METROPOLIS AVENUE
FORT MYERS, FL 33912-4341

Radiology Regional Center
3660 Broadway
Fort Myers, FL 33901-8005

SE Toyota
PO box 991817
Mobile, AL 36691-8817

Sallie Mae
300 Continental Dr
Newark, DE 19713-4355

Sallie Mae
P.O. Box 3319
Wilmington, DE 19804-4319

Sallie Mae
PO Box 9532
Wilkes Barre, PA 18773-9532

Sallie Mae Guarantee Service
PO Box 9570
Wilkes Barre, PA 18773-9570

Southern Techincal College
3910 Riga Blvd
Tampa, FL 33619-1344

Syncrony Bank
c/o Portfolio Recovery
PO Box 4115
Crockett, CA 94525

TD Auto Finance
PO box 16035
Lewiston, ME 04243-9517

TD Auto Finance LLC
Bert Echols, Esq.
EVANS PETREE PC
1000 Ridgeway Loop Rd, Suite 200
Memphis, TN 38120-4036

TD BANK USA, N.A.
C O Weinstein, Pinson, And Riley, PS
2001 Western Avenue, Ste 400
Seattle, WA 98121-3132

TD Bank
3701 WayZata Blvd
Minneapolis, MN 55416-3401

Target
Po Box 9475
Minneapolis, MN 55440-9475

Td Bank Usa/targetcred
Po Box 673
Minneapolis, MN 55440-0673

US Department of Education
PO Box 530260
Atlanta, GA 30353-0260

Us Dept Of Ed/gleisi
Po Box 7860
Madison, WI 53707-7860

Victoria's Secret
PO Box 659728
San Antonio, TX 78265-9728

Weisfield Jewelers
Sterling Jewelers, Inc.
Attn: Bankrupcy
PO Box 1799
Akron, OH 44309-1799

World Omni Financial
Po Box 91614
Mobile, AL 36691-1614

Eviana J. Martin
Martin Law Firm PL
3701 Del Prado Blvd.
Cape Coral, FL 33904-7171

James Allen Campion
11942 Princess Grace Court
Cape Coral, FL 33991-7535

Jon Waage
P O Box 25001
Bradenton, FL 34206-5001

Michelle Elizabeth Campion
11942 Princess Grace Court
Cape Coral, FL 33991-7535

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

American Honda Finance 1220 Old Alpharetta Road Alpharetta, GA 30005	(d)American Honda Finance Corporation National Bankruptcy Center P.O. Box 168088 Irving, TX 75016-8088 866-716-6444	Bank of America Consumer Credit NC4-105-03-69 4161 Piedmont Parkway Greensboro, NC 27410
(d)Bk Of Amer Po Box 982235 El Paso, TX 79998	Cape Coral Hospital PO Box 150107 Cape Coral, FL 33915	Chrysler Financial TD Auto Finance Attn: Bankruptcy PO Box 551080 Jacksonville, FL 32255
Discover Card PO Box 30943 Salt Lake City, UT 84130	Exxmblciti Attn.: Centralized Bcy Po Box 20507 Kansas City, MO 64195	Ford Motor Credit Attn: Bankrupcy Po Box 6275 Dearborn, MI 48121
Internal Revenue Service 5045 E Butler Ave. Fresno, CA 93888	Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541	End of Label Matrix Mailable recipients 89 Bypassed recipients 0 Total 89